

Benefit News on the *New* Disability Program

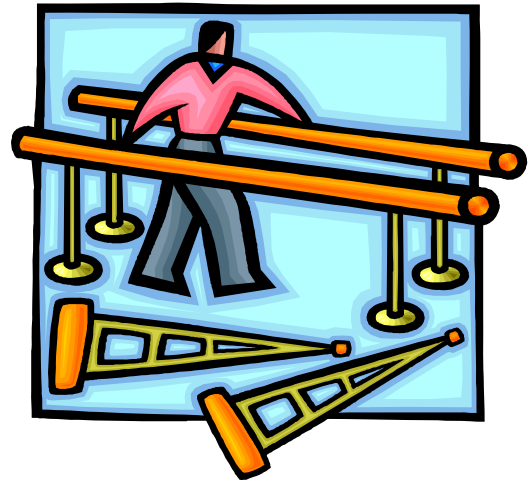
DISABILITY ELECTION PERIOD FOR VESTED STATE EMPLOYEES

Online Enrollment at www.delawarepensions.com. This is a ONE-TIME ELECTION period from October 17, 2005 through December 15, 2005.

Disability Benefits Comparison

New Disability Insurance Program (Annual Salary of \$25,000)

Benefit Type	Monthly Benefit	% of Salary
Short-Term Disability	\$1,562	75%
Long-Term Disability	\$1,250	60%



Current Disability Pension Plan (Annual Salary of \$25,000)

Credited Service	Monthly Benefit	% of Salary
5 years	\$192	9.22%
10 years	\$388	18.63%
15 years	\$596	28.61%
20 years	\$805	38.64%
25 years	\$1,013	48.63%
30 years	\$1,221	58.61%

Fact worth noting: Under the current disability program, employees are considered retired after being awarded a disability pension benefit. There are no additional service pension benefits payable from the State Employees' Pension Plan unless the disabled employee returns to work with the State of Delaware. If you enroll in the *new* Hartford disability program you will receive disability insurance benefit payments when eligible AND your pension service credit continues to accrue while you are disabled. You can receive a service pension benefit in addition to the disability insurance benefit or after the disability insurance benefit ceases at age 65.

The Hartford's Return to Work Philosophy

The Hartford considers return-to-work interventions in the following order:

- Return to work in own occupation with the State of Delaware.
- Return to work in a different occupation with the State of Delaware.
- Return to work in own occupation with a different employer.
- Return to work in different occupation with a different employer.
- Developing a re-training plan – *if* there are NO transferable skills to a comparable occupation.

“Different occupation” means an occupation for which the employee is qualified by education, training or experience. The Hartford, as a matter of practice, generally makes its first and strongest efforts to coordinate return to work at the employee's current work-site.

Economic Parity is considered when returning an employee to work. During Short-Term Disability and during the first twenty-four months of Long-Term Disability, the earnings must be at least 80% of the employee's pre-disability base salary. After the first twenty-four months of Long-Term Disability, the earnings must be at least 60% of pre-disability base salary.

More details about the new disability insurance program, including information to assist with making the decision of whether to elect the new disability insurance program (for vested employees) and how to enroll were mailed to your home last month. If you have questions about your disability benefit options, please call the Office of Pensions at (302) 739-4208 or (800) 722-7300.

New lower rates, same great value

The State of Delaware continually strives to add value to the benefits provided to members. Your Group Universal Life (GUL) insurance program, underwritten by Minnesota Life, has had favorable financial experience and the savings are being passed on to you.

Take advantage of this opportunity to review your current amount of coverage. You can use the insurance calculator on Minnesota Life's secure web site, www.lifebenefits.com, to help determine how much coverage is enough to adequately protect your family. To access the web site, your user ID is your State of Delaware employee ID with the letter "d" in front of it. Your password is your eight-digit date of birth (mmddyyyy), plus the last four digits of your SSN.

If you have a long-term savings goal, now is also a good time to consider additional premium contributions to the Cash Accumulation Account, a special feature of your Group Universal Life coverage. Contributions to the account grow tax deferred and earn a rate of interest that's guaranteed never to be less than four percent.

Questions?

Please contact Minnesota Life at 1-877-215-1489, or via e-mail at lifebenefits@minnesotalife.com. Customer Service representatives are available to assist you Monday through Friday, 8:00 a.m. – 7:00 p.m. (ET).



GUL rates effective January 1, 2006

Monthly rates per \$1,000 of employee coverage

Age	Rate	Age	Rate
<30	\$0.05	87	\$5.38
30-34	\$0.06	88	\$5.76
35-39	\$0.07	89	\$6.18
40-44	\$0.10	90	\$6.65
45-49	\$0.15	91	\$7.17
50-54	\$0.26	92	\$7.77
55-59	\$0.40	93	\$8.48
60-64	\$0.62	94	\$9.30
65-69	\$1.09	95	\$10.60
70-74	\$1.93	96	\$12.73
75-79	\$2.98	97	\$16.40
80-84	\$4.58	98	\$22.63
85	\$4.67	99	\$24.31
86	\$5.00		

Rates apply to the current amount of GUL insurance you have, as well as to any additional insurance you purchase on or after January 1, 2006. Rates increase with age and include Accidental Death and Dismemberment coverage until age 70.

Rates are subject to change.

MINNESOTA LIFE

**Minnesota Life Insurance Company
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F63700-2 11-2005
A03815-1105

Additional information about the State of Delaware's Group Universal Life (GUL) insurance plan is displayed on the State of Delaware's web site at <http://ben.omb.delaware.gov/benefits>. If you have questions, you may also call the Statewide Benefits Office at 302-739-8331.